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Identity Theft

While you're busy shopping for holiday gifts this season, a thief could be busy shopping, too – for your personal information. It's called identity theft and it's a growing, serious crime.

Every day, Social Security or credit card numbers are stolen to start fraudulent bank or charge accounts, or borrow money. Victims are often unaware of the crime until they are denied credit or socked with bad debt. Then the road to reclaiming their good name and repairing their credit record can be long and arduous. In fact, victims on average spend close to \$1,000 and more than 100 hours to convince the right people to restore their credit histories.

The Michigan Senate recently passed sweeping legislation to provide state residents with some of the strongest protections against identity theft in the nation. The legislation would make it easier for victims to re-establish their credit and for consumers to safeguard their privacy by restricting the use and display of social security numbers. In addition, law enforcement would have better tools to track down and prosecute identity thieves.

Yet, even with the toughest laws, criminals can still find a way to cheat you. Prevention is the best defense. To help protect you and your family, keep these shopping tips in mind:

- Carry only the credit cards you need
- Don't give out your social security number
- Tear or shred discarded receipts
- When ordering online, use a secure browser and guard your password
- Read the privacy policy of the web site
- Check your credit card and bank statements monthly.

Remember to get a copy of your credit report each year to check that only the accounts you've started are listed. If you do become a victim, call the creditors involved right away and file a police report.

For more information, including a helpful consumer brochure, please contact my office at 1-866-305-2136 or send an e-mail to <http://senate.mi.gov/stamas>.

You can also visit the Federal Trade Commission web site at www.consumer.gov/idtheft for more valuable consumer tips.

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